



REAL ECONOMIC IMPACT TOUR

2009 - 2010
ANNUAL
PROGRESS REPORT

100 cities.
713 local partners.

One mission.

*Build a better economic future
for Americans with disabilities.*

In 2010, the *Real Economic Impact Tour* helped over **360,000** persons with disabilities file a tax return, resulting in **\$351.5 million** in refunds by:

Increasing access for taxpayers with disabilities;

Creating new models for integrated service delivery; and

Testing innovative technology and social media solutions.

NATIONAL DISABILITY INSTITUTE



REAL ECONOMIC IMPACT TOUR ANNUAL PROGRESS REPORT 2009 - 2010



2009 -2010 REAL ECONOMIC IMPACT TOUR SPONSORS



DEDICATION

VOLUNTEERS

The 2010 REI Tour Report is dedicated to the thousands of volunteers across America who continue to demonstrate their commitment to improving the economic lives of persons with disabilities. Through their stewardship, a new generation of work is emerging that recognizes the only way to full economic inclusion for Americans with disabilities is through service that embraces the democratic principles of life, liberty and the pursuit of happiness - one tax return at a time. We thank you on behalf of the 360,000 taxpayers with disabilities that benefited from your selflessness in 2010.

SPONSORS

The 2010 REI Tour Report recognizes its loyal sponsors who have in these tough economic times continued to champion the importance of building disability inclusive tax and financial services. Since 2005 your support has doubled the number of taxpayers with disabilities accessing free services. Your combined sponsorships are demystifying the myths and perceptions about the role of disability in American culture in the 21st Century. Your social and corporate responsibility missions are impacting a new generation of research and public policy that is embracing difference and creating a new pathway to economic self sufficiency and empowerment for Americans with disabilities.

Thank you from the NDI Staff and Consultants!

Judy Stengel, Michael Roush, Margaret Callahan, Nakia Matthews, Elizabeth Jennings, Sharon Brent, Laura Gleneck, Danielle Diamond, Miranda Kennedy, Jamie Robinson, Serena Lowe, Kate Bradley, Cindy Battles, Kevin Nickerson, Charlotte Morris, Tari Hartman Squire, Steve Mendelsohn, Johnette Hartnett and Michael Morris.

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INTRODUCTION

REAL ECONOMIC IMPACT TOUR MISSION AND OBJECTIVES

The Real Economic Impact Tour is a national movement of 713 partners in 100 cities dedicated to

- improving the economic lives of people with disabilities and their families;
- building disability inclusive communities of practice; and
- promoting economic justice.

REAL ECONOMIC IMPACT TOUR OUTCOMES

- **Increase** access for taxpayers with disabilities;
- **Create** new models for integrated service delivery; and
- **Test** innovative technology and social media solutions.

Letter from Michael Morris, J.D. and Johnette T. Hartnett, Ed.D

The National Disability Institute's Real Economic Impact Tour 2010 Report represents the voices of 713 community-based partners in 100 cities that assisted 360,000 taxpayers with disabilities saving \$72 million in preparer fees and securing over \$300 million in tax refunds. The REI Tour team traveled over 65,000 miles to 35 cities and met with over 2000 individuals identifying solutions, educating about difference, changing public perceptions and expectations and building capacity to meet the needs of low income taxpayers with disabilities.

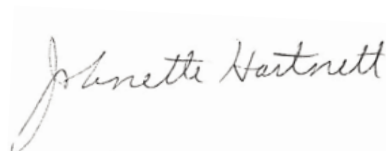

Since 2005, the REI Tour network of coalitions doubled the number of taxpayers accessing free tax assistance and what at first seemed improbable, has become reality. Over the past six years, the REI Tour has established a unique federal/private sector model that is promoting disability inclusive free tax assistance, financial education, affordable financial services, and financial well-being to Americans with disabilities.

The impact of this work is particularly poignant in these tough economic times as new data on poverty and unemployment are linked to disability.

The New Reality is America is growing poverty instead of prosperity. The unpopular data paints an un-American picture of more families nationwide struggling to make ends meet; 50 million on Medicaid in any given month; 43 million on food stamps; over 40 million living in poverty (18 million are children); and over 45 percent on one or more public benefits. Yet, thousands of volunteers coordinated their efforts with Mayor's offices, financial institutions, community non profits and interested businesses to promote a better economic future for millions of youth and adults with disabilities. Their optimism, investment, and work ethic define the Real Economic Impact Tour as a beacon of hope marking new pathways to financial stability and freedom.

The REI Tour along with United Way Worldwide, One Economy, members of the National Community Tax Coalition and many other partners are creating new synergies at a systems level testing the use of technology in reaching taxpayers with sensory disabilities: targeting new markets (One Economy reaching youth taxpayers interested in self preparation); and bringing government and private sector interests together to include individuals with disabilities as workers, savers, investors, and asset builders not to be left behind in economic recovery strategies. The work is demystifying technology and fears about filing a return, breaking down cultural barriers about disability and empowering unlikely community partners to join forces to bring people with disabilities into the economic mainstream. Our work would not be possible without the continued generous support of Bank of America, AT&T, Walmart, and Acorda Therapeutics. These corporate sponsors have not only invested financial resources in the REI Tour but also have engaged their employees and senior management as volunteers and strategic thinkers to continue to strengthen the reach and impact of our collective economic empowerment vision.

The voices heard throughout this report are providing a new lens for local, state and federal partners to address the New Reality that will require all Americans to be bold, embrace diversity and improve lives.



2010 REI TOUR CITIES

Albany, NY	Denver, CO	Milwaukee, WI	Salt Lake City, UT
Albuquerque, NM	Des Moines, IA	Minn/St Paul, MN	San Antonio, TX
Anchorage, AK	Detroit, MI	Mobile, AL	San Diego, CA
Appleton, WI	El Paso, TX	Nashville, TN	San Jose, CA
Atlanta, GA	Fargo, ND	New Orleans, LA	Santa Anna, CA
Austin, TX	Flint, MI	New York, NY	Seattle, WA
Bakersfield, CA	Fresno, CA	Newark, NJ	Sioux Falls, SD
Baltimore, MD	Ft. Lauderdale, FL	Norfolk, VA	Springfield, IL
Baton Rouge, LA	Great Falls, MT	Oakland, CA	Springfield, MA
Birmingham, AL	Hartford, CT	Oklahoma City, OK	St. Louis, MO
Boise, ID	Honolulu, HI	Omaha, NE	St. Petersburg, FL
Boston, MA	Houston, TX	Orlando, FL	Stockton, CA
Bridgeport, CT	Indianapolis, IN	Pensacola, FL	Syracuse, NY
Buffalo, NY	Jackson, MS	Philadelphia, PA	Tallahassee, FL
Burlington, VT	Jacksonville, FL	Phoenix, AZ	Tampa, FL
Charleston, SC	Kansas City, KS	Pittsburgh, PA	Topeka, KS
Charleston, WV	Las Vegas, NV	Portland, ME	Traverse City, MI
Charlotte, NC	Lexington, KY	Portland, OR	Tucson, AZ
Chattanooga, TN	Little Rock, AR	Providence, RI	Tulsa, OK
Cheyenne, WY	Los Angeles, CA	Raleigh, NC	Washington DC
Chicago, IL	Louisville, KY	Reno, NV	West Palm, FL
Cincinnati, OH	Madison, WI	Richmond, VA	Wichita, KS
Cleveland, OH	Manchester, NH	Riverside, CA	Wilmington, DE
Columbus, OH	Memphis, TN	Rochester, NY	Wilmington, NC
Dallas, TX	Miami, FL	Sacramento, CA	Winston-Salem, NC

REAL ECONOMIC IMPACT TOUR PUBLIC – PRIVATE PARTNERSHIPS

LEAD PARTNERS

National Disability Institute

Internal Revenue Service, Stakeholder Partnerships, Education and Communication (IRS SPEC)

SPONSORS

Bank of America

AT&T

Acorda Therapeutics

Walmart Foundation

National Institute on Disability and Rehabilitation Research

54 Freedom

Sealund & Associates

PARTNERS

AARP - Tax Aide

American Council of the Blind

American Legion

Association of Programs for Rural Independent Living (APRIL)

Burton Blatt Institute, Syracuse University

Center for Budget and Policy Priorities

DeafTax.com

Department of Veteran Affairs

Easter Seals

Federal Deposit Insurance Corporation

Global Partnerships & Disability Development

Goodwill Industries International

Internal Revenue Service, Small Business and Self-Employed (SB/SE)

National Association of Councils on Developmental Disabilities

National Association of Financial Planners

National Association of the Deaf

National Community Tax Coalition (NCTC)

National Council on Independent Living (NCIL)

National Deaf Business Institute

National Disability Rights Network (Protection and Advocacy)

National Federation of Community Development Credit Unions

National Industries for the Blind

NCB Capital Impact

Paralyzed Veterans of America

Schwarz-Financial, LLC

Shared Horizons, Pooled Trust for Persons with Disabilities Washington, DC

Social Security Administration, Office of Employment Support Programs

Taxpayer Advocate Service, IRS

The Arc of the United States

U.S. Department of Education, Office of Special Education & Rehabilitative Services

U.S. Department of Health and Human Services, Office on Disability

U.S. Department of Labor, Employment and Training Administration (ETA)

U.S. Department of Labor, Office of Disability Employment Policy (ODEP)

U.S. Department of Labor, Veterans Employment and Training Service (VETS)

U.S. Department of the Treasury, Office of Financial Education

U.S. Hispanic Council on Aging

United Spinal Association - Vets First

World Institute on Disability

Wounded Warriors Track Program, Jacksonville, FL

2010 REI TOUR GRANT AWARDS BY ORGANIZATION AND CITY

- CASH Coalition of the Greater Capital Region and Wildwood Programs, Inc., Albany, NY
- Anchorage Disability Workgroup, Anchorage, AK
- Georgians 4 Prosperity, Georgia Disability Tax Initiative, Atlanta, GA
- Atlanta Prosperity Campaign/Atlanta Community Food Bank, Atlanta, GA
- Foundation Communities, Austin, TX
- Baltimore CASH Campaign, Baltimore, MD
- REIT Baltimore, City of Baltimore, Baltimore, MD
- Work Pays Coalition, Disability Program Navigator Initiative, Baton Rouge, LA
- Alabama Asset Building Coalition, United Way Financial Stability Partnership of Alabama, Birmingham, AL
- Coalition for Economic Improvement/Community Action Partnership Association of Idaho, CEI ACCESS, Boise, ID
- Boston Earned Income Tax Credit Coalition, Boston EITC Coalition Disability Initiative, Boston, MA
- Bethex Federal Credit Union, Bronx, NY
- Bronx Independent Living Center, Bronx, NY
- United Way of Buffalo & Erie County/Creating Assets, Savings & Hope (CASH), Buffalo, NY
- WV EITC/VITA Campaign, Charleston, WV
- Community Link Family Financial Literacy Coalition, Charlotte, NC
- Cheyenne/Laramie County Asset Building Coalition, Cheyenne/Laramie County Disability Initiative, Cheyenne, WY
- Center for Economic Progress, Chicago, IL
- Regional EITC Initiative, Cincinnati, OH
- Cuyahoga Earned Income Tax Credit Coalition, Cleveland, OH
- Franklin County Earned Income Tax Credit Coalition, Columbus, OH
- Community Council of Greater Dallas, Tax Credit Outreach, Dallas, TX
- Colorado Disability Economic Initiative, Denver, CO
- Accounting Aid Society, Detroit, MI
- Wayne County Asset Building Coalition/ Wayne Metropolitan Community Action Agency, Inclusive Access to Tax Prep, Detroit, MI
- Coalition for Family Economic Progress, VITA Disability Initiative, El Paso, TX
- VITA Broward Coalition, Volunteers in Tax Assistance, Ft. Lauderdale, FL
- TaxHelp Montana, Great Falls, MT
- Hartford Asset Building Collaborative, Co-opportunity, Hartford, CT
- Long Island EITC Coalition, Hempstead, NY
- Hawaii Centers for Independent Living, Honolulu, HI
- Bethel Collaborative, Financial Empowerment Forum for People with Disabilities, Houston, TX
- RealSense Prosperity Campaign, an initiative of United Way of Northeast Florida, Jacksonville, FL
- Job Opportunities Consortium, Jacksonville, FL
- KC CASH Coalition, Inc., KC CASH Disability Initiative, Kansas City, MO
- Earn It Keep It Save It, Las Vegas Disability Initiative, Las Vegas, NV
- AIM-IRS Los Angeles Chapter Coalition, GLAEA Disability Outreach, Los Angeles, CA
- Progress through Business, Free Tax Preparation for Veterans with Disabilities and Residents with Multiple Sclerosis in Madison, WI, Madison, WI
- Institute on Disability, University of New Hampshire, Manchester, NH
- Human Services Coalition of Dade County, Prosperity Campaign, Miami, FL
- Milwaukee Asset Building Coalition, Milwaukee, WI
- AccountAbility Minnesota, Minneapolis/St. Paul, MN

REI TOUR IN 2010 PARTNERED WITH

- 41 Local Government Offices (City and/or County)
- 16 State Officials
- 31 Banks
- 22 Credit Unions
- 22 Workforce Centers
- 6 FDIC Offices
- 9 Federal Reserve Offices
- 27 IDA Providers
- 22 Credit Counselor Offices
- 28 Community Action Agencies
- 20 Social Security Offices
- 45 United Ways
- 18 Vocational Rehabilitation Offices
- 21 Veterans Organizations

- Alabama Asset Building Coalition - South Alabama Region, South Alabama Disability Initiative, Mobile , AL
- Nashville Alliance for Financial Independence, NAFI Disabilities Workgroup, Nashville, TN
- NYC Tax and Benefits Disability Coalition, New York, NY
- Food Bank for New York City, Earned Income Tax Credit Program, New York, NY
- New York Association of Psychiatric Rehabilitation Services (NYAPRS), New York, NY
- New York City Financial Network Action Consortium (NYCFNAC), New York, NY
- Community Enterprises Corporation VITA, Newark, NJ
- Earn It! Keep It! Save It! Bay Area, Earn It! Keep It! Save It! (EKS) Disability Initiative, Oakland, CA
- Goodwill Industries of Central Florida, Inc., Central Florida REI Tour Initiative, Orlando, FL
- Escambia Financial Stability Coalition, Pensacola, FL
- Campaign for Working Families/Greater Philadelphia Urban Affairs Coalition, Philadelphia, PA
- City of Phoenix Earned Income Tax Credit Campaign, Outreach for People with Disabilities, Phoenix, AZ
- Money in Your Pocket Coalition, UCP/CLASS Tax Initiative, Pittsburgh, PA
- Greater Portland CA\$H Coalition, CA\$H Greater Portland Deaf Tax Day, Portland, ME
- Rhode Island REIT, Providence, RI
- C.A.S.H, Rochester, NY - Empire Justice Center, Rochester, NY
- Earn it. Keep it. Save it, Earn it. Keep it. Save it. Disability Initiative, Salt Lake City, UT
- Alamo City Coalition for Economic Self Sufficiency, San Antonio REI Tour Workgroup, San Antonio, TX
- San Diego Committee on Employment of People with Disabilities, Tax and Financial Awareness for People with Disabilities, San Diego, CA
- Earn It! Keep It! Save It! San Francisco, Earn It! Keep It! Save It! (EKS) Disability Initiative, San Francisco, CA
- Seattle-King County Asset Building Coalition and United Way of King County VITA coalition, AmeriCorps Financial Support Services at Cares of Washington, Seattle, WA
- The American Legion Department of Missouri, St. Louis, MO
- EITC-You've earned it!, People's Equal Action and Community Effort (PEACE), Syracuse, NY
- Leon County Florida Disability Tax Initiative, Tallahassee, FL
- Florida Prosperity Partnership, Tallahassee, FL
- Financial Stability Initiative of Tampa Bay, Prosperity Campaign of Hillsborough County, Tampa, FL
- Financial Stability Initiative of Tampa Bay, Tampa Bay, FL
- United Way of Tompkins County, , Ithaca, NY
- Community Action Project Free Tax Preparation Program, Tulsa, OK
- Mohawk Valley Asset-Building Coalition, Resource Center for Independent Living (RCIL), Utica, NY
- DC Earned Income Tax Credit Campaign, DC EITC Campaign, Outreach Workgroup, Washington, DC
- Allegany County United Way, Wellsville, NY
- United Way of Palm Beach County's Prosperity Campaign, West Palm Beach, FL
- Westchester EITC Coalition, White Plains, NY
- BE\$T Coalition of South Central Kansas, Disability Initiative of BE\$T Coalition of South Central Kansas, Wichita, KS
- Cape Fear Asset Building Coalition, Wilmington, NC
- Delaware Earned Income Tax Program, Wilmington, DE

Using REI Tour minigrant funds, Goodwill was able to provide 19 appointments for deaf and hard of hearing taxpayers.

—Boston, MA

REAL ECONOMIC IMPACT TOUR ACCOMPLISHMENTS

Most Significant Accomplishments for 2009 - 2010

- 1) Increased number of REI Tour cities from 84 to 100.
- 2) Increased free tax returns 99% assisting 360,499 persons with disabilities.
- 3) Increased refunds to taxpayers with disabilities from \$176.6 million in 2009 to \$351.5 million in 2010 representing \$38.5 million in Earned Income Tax Credit.
- 4) Saved taxpayers with disabilities \$72 million in tax preparer fees.
- 5) Increased the number of local partners from 634 in 2009 to 713 in 2010.
- 6) Presented Asset Summits in eight cities and Benefits Training in twelve cities.
- 7) Convened Workgroup Meetings in 25 cities to help the cities kick off their Disability Initiative.
- 8) Presented a series of Webinars “Preparing For Persons With Disabilities At Free Tax Sites.”
- 9) Expanded the DeafTax VITA pilot to 14 cities.

SIX YEAR SUMMARY OF THE REI TOUR OUTCOMES AND COMMUNITY IMPACT.

Year	Cities	Local Partners	Returns Prepared	% Increase	EITC Claims	EITC Received	Refunds Received	Tax Prep \$ Saved
2005	11	----	7,600	----	1,710	\$0.7 m	\$6.8 m	\$1.5 m
2006	30	200	17,223	127%	3,875	\$1.6 m	\$15.3 m	\$3.4 m
2007	54	355	36,275	111%	8,162	\$3.7 m	\$32.6 m	\$7.2 m
2008	62	555	90,653	150%	20,397	\$9.7 m	\$81.0 m	\$18.1 m
2009	84	634	181,152	100%	40,759	\$19.4 m	\$176.6 m	\$36.2 m
2010	100	713	360,499	99%	81,112	\$38.5 m	\$351.5 m	\$72.0 m
TOTAL			693,402		156,015	\$73.6 m	\$663.8 m	\$138.4 m

In these uncertain economic times -- where the majority of working age adults with disabilities are living in poverty and becoming further distanced from their American Dream -- the REI Tour is making access to free tax and asset building advice and services a life line of hope for a better economic future.

—Johnette Hartnett

2010 REI TOUR

A single mom who recently began working full time accessed VITA services for the first time. She was able to receive two years' worth of tax refunds, which was enough money to buy a car and pay off some debt. Prior to this she was relying on friends and co-workers to drive her to work.

- Manchester, NH

2010 REI TOUR

THE REAL ECONOMIC IMPACT TOUR

(REI Tour) is paving a road out of poverty for millions of working Americans with disabilities with a nationwide grassroots movement of 713 community-based organizations. Since 2005, through an array of new partnerships that are building trusted social and business networks, the Tour network provided free tax-filing assistance to 693,402 taxpayers with disabilities with refunds of \$663.8 million.

The REI Tour grew from 11 cities in 2005 to 100 cities in 2010. As we enter 2011 the REI Tour will continue to grow its multifaceted model that in 2010 provided in-depth technical assistance to 15 cities, where we met with 1500 people and provided 219 hours of face-to-face training. In another 20 cities the team met with over 800 people through the convening of workgroups that introduced cities and new partners to the work. Overall there were 12 benefits trainings, 7 asset summits and 16 workgroup meetings. In addition, there were four national audio conference calls, four monthly grantee calls and a special three-part webinar series for United Way Worldwide

cities nationwide. Through focused, integrated work with United Way Worldwide and OneEconomy, the Tour empowered cities to build a sustainable, scalable disability inclusive model.

The business case is clear. One in every five individuals, or 54 million Americans, reports a disability; 24.4% of the 113.1 million households in the US have at least one person with disability; 17.8% of pre-tax income (\$8.1 trillion) for US households is held by households with at least one person with a disability; 21.6 million receive income maintenance (SSI, SSDI, TANF, VA compensation, Food Stamps and Housing vouchers (HUD)) (Federal Reserve Publication 2010 Community Development Finance and Disability). Since 1990 this population has grown 25 percent and its demographic profile cuts across race, gender, age, geography, and socio-economic level.

We never had good contacts with groups serving the Deaf community. This workgroup meeting facilitated the connections to other groups that we needed to provide future expansion of our initiative.

—Detroit, MI

Fifty-eight percent of taxpayers with disabilities report a physical disability; 31 percent a mental disability; 16 percent hearing; and 16 percent vision (Benchmark 2009, IRS Wage & Investment Disability Report, p. 7). Additionally, people with disabilities are more likely to experience job layoffs, long-term poverty and food insecurity.

Thirty to fifty percent of individuals with disabilities report being unbanked or underbanked and desire a relationship with a financial service institution. Fifty-one percent of taxpayers with disabilities earn less than \$20,000 a year and report underutilization of existing tax and financial services. Persons with disabilities underutilize tax provisions because of lack of knowledge or fear of losing important benefits such as health care. As such, it is estimated that over a billion dollars in Earned Income Tax Credits goes unclaimed by eligible individuals with disabilities.

Recent trends show that people with disabilities are living longer, living more independently and taking on more responsibility for the management of their own budgets and resources. Pre-tax income for employed persons with disabilities is \$274 billion compared to \$133.7 billion for people with disabilities not employed. People with disabilities have \$1 trillion in aggregate income and \$220 billion in discretionary spending (Federal Reserve Publication 2010 Community Development Finance and Disability).

Technology is important with forty-eight percent of people with disabilities reporting that the Internet has significantly improved the quality of their lives compared to 27 percent of adults without disabilities. People with disabilities want information on how to save, where to save, how to plan for the future, how to manage debt and credit, how to buy a home, how to optimize available tax credits, how to use federal work incentives, where to bank, how to invest, and where to get free tax-preparation assistance. Leveraging technology, the REI Tour DeafTax VITA pilot doubled the number of returns for deaf taxpayers using Video Relay Services remotely in real time providing deaf on deaf tax assistance.

Thank you for your incredible leadership and support! I am definitely feeling inspired by the meeting, and I am excited to start the work with the partners we brought together!

– San Francisco, CA

REI TOUR GOAL FOR 2010

The goals of the REI Tour in 2010 were threefold: 1) to increase the economic well-being of low-income taxpayers with disabilities; 2) build disability inclusive communities of practice; and 3) promote economic justice. This was accomplished by strengthening and expanding the capacity of grassroots community-based EITC and asset building coalitions that resulted in:

- double the number of taxpayers that accessed free tax assistance;
- creation of a sustainable developmental model of integrated services (workgroup meetings, asset summits, benefits training and the BEST Program);
- implementation of DeafTax Pilot II;
- a comprehensive social media and communication plan; and
- legislative advocacy for disability inclusive language in VITA, and a number of asset building bills.

REI TOUR STRATEGIES FOR ACHIEVING GOALS

Three strategies were adapted for achieving the overall Tour goals for 2010.

GOAL 1: Improve economic lives of people with disabilities

STRATEGY 1:

Increase access to and awareness of free tax preparation for taxpayers with disabilities through education, attendance at yearly conference, monthly grantee calls, tailored social media and communication strategies and participation in webinars and audio conferences.

GOAL 2: Build disability communities of practice

STRATEGY 2:

Develop, expand and strengthen the capacity of partners in communities to build disability inclusive services to receive comprehensive technical assistance with positive implications for building sustainable inclusive programming. In 2010, NDI provided a multifaceted model of REI Tour Workgroups meetings, Asset Development Summits, Public Benefits Trainings. In 2011 it will build on the Building Economic Strength Together Program (BEST).

GOAL 3: Promote economic justice

STRATEGY 3:

Increase the visibility of the importance of the Tour (asset building and tax filing) through planned special events and activities through grassroots partners at the local, state and national level.

United Way Worldwide, OneEconomy and the National Disability Institute's REI Tour is creating a "culture of use" that is younger, more technically friendly and includes disability.

THE REI TOUR MODEL

STEP 1: REI TOUR WORKGROUP MEETING

The first step to this approach is to convene an REI Tour Workgroup meeting with a local tax coalition. Invitees include persons with disabilities, disability providers and tax coalition members. This meeting gives attendees the opportunity to learn more about the REI Tour, the importance of VITA services and EITC to persons with disabilities and to create buy-in from the disability community to become involved with the local tax coalition. Attendees are asked at the end of the meeting to complete an interest form.

The REI Tour held 20 local meetings in 2010.

STEP 2: ASSET DEVELOPMENT SUMMIT FOR PERSONS WITH DISABILITIES

The next step is to host an Asset Development Summit for Persons with Disabilities. The Asset Summit brings together members of the asset building community and members of the disability community to dialogue on how the two communities can work together to build economic self-sufficiency for persons with disabilities. Each community provides an overview of the services they provide, their available resources, and the additional needs

of those they serve. The final step to the Asset Development Summit is a large group discussion and the creation of an action plan on how to work together.

The REI Tour held 7 Asset Summits in 2010.

STEP 3: PUBLIC BENEFITS TRAINING

Frequent questions asked during REI Tour Workgroup meetings and Asset Development Summits for Persons with Disabilities surround public benefit programs. Public benefit programs are complex and not easy to navigate. In response to these requests, NDI provides “*Understanding Asset Building Programs and the Myriad of Rules Governing Federal SSI/SSDI, Medicaid, Medicare & Related Work Incentives for People with Disabilities*,” a four-hour training that assists with eliminating the myths and fears of building wealth while maintaining eligibility in the various public benefit programs.

The REI Tour held 12 Benefits Trainings in 2010.

STEP 4: BUILDING ECONOMIC STRENGTH TOGETHER (BEST) PROGRAM

The final piece to NDI's approach to building a better economic future for persons with disabilities is the Building Economic Strength Together (BEST) Program. The goal of the BEST Program is to link a network of providers, persons with disabilities, veterans with disabilities and students with disabilities to existing financial and tax services, business start-up, financial planning, credit/debt counseling programs and Employment Networks. The BEST Program provides community based groups with the connections and the tools and resources needed to assist others in building a better economic future for themselves and the people they serve. The BEST Program creates sustainability and scale for communities.

The inaugural BEST Provider training in Jacksonville, FL provided a six month curriculum for 20 providers across seven counties. The BEST training introduced the local provider network to the local tax coalition, asset builders, debt and credit agencies and others. At the end of the program the provider network asked if they could become the REI Tour disability workgroup for the Prosperity Campaign in Jacksonville to ensure the continuation of disability outreach. This year, BEST Provider training will be introduced to two cities that have completed the first three models.

I would just like to say that today's event was not only informative, it was empowering to have such great information being delivered to such a hungry group of individuals. Thank You so much. It was a pleasure and an honor to have such great people like yourselves doing such a great thing for our country.

- El Paso, TX

REI TOUR/DEAFTAX VITA PILOT

The REI Tour, in partnership with DeafTax.com and Schwarz Financial Services, designed and implemented a second year pilot in collaboration with 14 REI Tour cities to increase equal access to free tax assistance for Deaf taxpayers. This pilot utilized real-time American Sign Language (ASL) interpretation and Volunteer Income Tax Assistance (VITA) certified off-site Deaf tax preparers to bring free tax preparation to Deaf taxpayers who are Earned Income Tax Credit (EITC) eligible. The model provided deaf-to-deaf tax preparation.

Deaf VITA certified tax preparers located in Bethesda, MD and Rochester, NY prepared taxes for Deaf taxpayers in 14 cities representing VITA coalitions nationwide.

Remote tax preparation was conducted by the use of state-of-the-art Video Relay Services (VRS) technology that connects the Deaf taxpayer and Deaf tax preparer through a video phone allowing Deaf to Deaf tax preparation. Deaf tax filers made an appointment at the designated hosting organization that was equipped with a video phone, a scanner and a computer that transmitted the filer's financial documents to the tax preparers in the two remote locations.

A deaf taxpayer came in to get her taxes done and was a licensed home health aide seeking weekend jobs. We were fortunate to know someone who was looking for an aide for her Deaf mother. Result? Consumer got the job. We are becoming a full service agency!

- REI Tour DeafTax VITA Year 2 Pilot Report

The Process Works

In 2010, the DeafTax pilot entered its second year. A total of **253 federal returns** were prepared across the 14 DeafTax VITA sites. These 253 returns generated **\$281,488** in federal refunds and **\$61,277** in state refunds. Included in these refunds was **\$85,465 in Earned Income Tax Credits**. The taxpayers assisted through the DeafTax Pilot saved **\$42,748** in tax preparation fees, money they would have had to spend if they had gone to a professional tax preparer.

OUTCOMES

The resources and technology housed in community development organizations, including asset-development programs, hold great potential for benefiting low-income individuals with disabilities.

— Tobey Davies, University of New Hampshire, Institute on Disability
“Opportunities for Community Development Finance in the Disability Market”
September 2010, Federal Reserve Bank

REI TOUR OUTCOMES

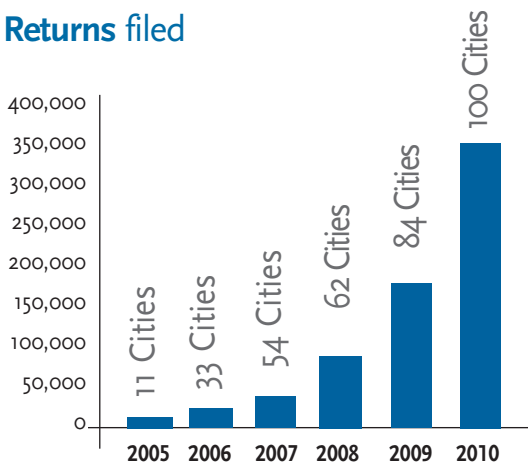
STRATEGY 1:

Increase access to and awareness of free tax preparation for taxpayers with disabilities through education, attendance at yearly conference, monthly grantee calls, tailored social media and communication strategies and participation in webinars and audio conferences.

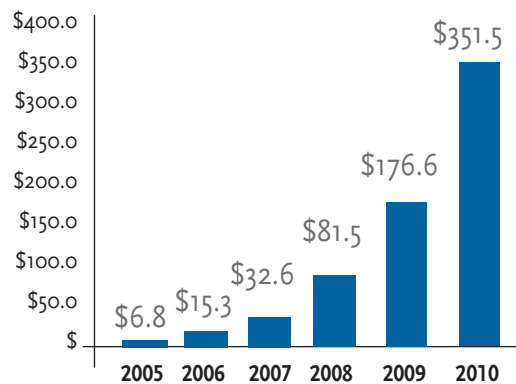
- 79 groups in 69 cities received mini-grants from the REI Tour ranging from \$500 to \$5,000 during 2010.
- The 69 cities receiving mini-grants prepared 163,431 returns or 45% of the overall 360,499 returns prepared in all 50 states for people with disabilities and their families.

CITIES, RETURNS AND REFUNDS BY YEAR

Returns filed



Refunds in millions



2005	11 cities	7,600	returns	\$ 6.8 m	refunds
2006	33 cities	17,223	returns	\$ 15.3 m	refunds
2007	54 cities	36,275	returns	\$ 32.6 m	refunds
2008	62 cities	90,653	returns	\$ 81.5 m	refunds
2009	84 cities	181,152	returns	\$176.6 m	refunds
2010	100 cities	360,499	returns	\$351.5 m	refunds

- Asset Summits were presented in eight cities and Benefits Training in twelve cities to organizational personnel who assist people with disabilities with their finances.

EITC DOLLARS CLAIMED BY YEAR

- \$ 0.7 million in 2005
- \$ 1.6 million in 2006
- \$ 3.7 million in 2007
- \$ 9.7 million in 2008
- \$19.4 million in 2009
- \$ 38.5 million in 2010

STRATEGY 2:

Develop, expand and strengthen the capacity of partners in communities to build disability inclusive services to receive comprehensive technical assistance with positive implications for building sustainable inclusive programming.

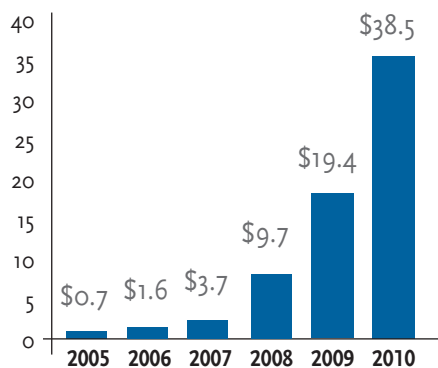
- REI Tour convened Workgroup Meetings in 25 cities from Maine to California and from Florida to Montana.
- The REI Tour Disability Initiative Toolkit was completely revised.

- 16 new cities joined the Tour in 2010.
- The peer learning network of grantee cities continued during the 2010 filing season with monthly one-hour conference calls. Grantees were eager to share their successes and ask about overcoming their challenges.
- One grantee wrote, “The ‘we’re in this together’ sense of community that arose from hearing about so many cities working toward the same goal was encouraging, and listening to the ongoing activities in other cities was also helpful when thinking of where to take the Disability Initiative in the future.” In the annual reports submitted by grantees the overwhelming theme was that the networking was so important and useful.

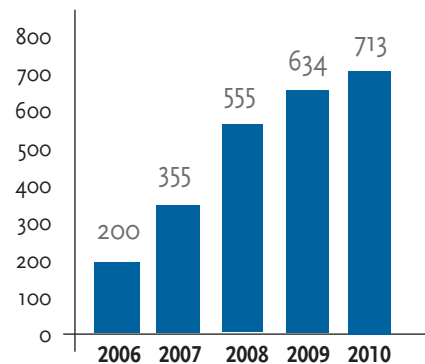
LOCAL PARTNERS BY YEAR

- 200 partners in 2006
- 355 partners in 2007
- 555 partners in 2008
- 634 partners in 2009
- 713 partners in 2010

EITC in millions



Partners



- In addition to the monthly grantee calls there were monthly Audio Conferences that focused on a specific subject each month. According to the feedback received the most popular one was “Making Your Tax Sites Accessible” presented by Pamela Williamson, Director of Training and Technical Assistance, Disability and Business Technical Assistance Center (DBTAC): Southeast ADA Center and Karen Hamilton, North Carolina Council on Developmental Disabilities. “What to Know About Public Benefits and Tax Filing” was presented by NDI’s Sharon Brent and tax expert Steven Mendelsohn. The last call, “Disability and Technology” was presented by Paula Kelley, Client and Business Management Executive, U. S. Trust, Bank of America Private Wealth Management, Susan Mazrui, Director, Public Policy, AT&T, and Steven Mendelsohn, Attorney, Co-Principal Investigator and Researcher, Burton Blatt Institute, Syracuse University. Audio Conferences are recorded then posted to the REI Tour website for ongoing use.

STRATEGY 3:

Increase the visibility of the importance of the Tour (asset building and tax filing) through planned special events and activities through grassroots partners at the local, state and national level.

- Forty-five REI Tour cities were selected and sponsored to send representatives to the fourth Mayor’s Leadership Academy on Asset Development for People with Disabilities and Their Families in Jacksonville, Florida. The Academy provides cities a day and a half to expand their free tax coalition peer-to-peer learning network to better serve their local disability community. Seventeen national partners attended and provided the group with valuable information about their programs and how they might partner with affiliates on the local level.

STATISTICS

- Median income of taxpayers with disabilities is nearly half that of non-disabled taxpayers: \$16,366 compared to \$32,028 (p.12)
- Adjusted Gross Income (AGI) of both disability and non-disability taxpayers is moderately lower than 2007 Disability Report (p.12)
- Taxpayers with disabilities receive, on average, roughly \$800 less in EITC than their non-disabled counterparts.
- 46% of taxpayers with disabilities reported being unemployed or under-employed and on disability.
- 52% of taxpayers with disabilities used a paid preparer in 2008 compared to 66% in 2007. (p.12)
- 36% of taxpayers with disabilities were aware of volunteer income tax preparation clinics and only 6% reported using the services (p.4)

“Taxpayers with Disabilities”

IRS SPEC Wage & Investment Research and Analysis
September 2010

VOLUNTEER-PREPARED TAX RETURNS FOR PEOPLE WITH DISABILITIES (PWD)

State	Estimated Number of Residents w/ a Disability	Number of Tax Returns Prepared for PWD	Estimated Percentage of Tax Returns Prepared for PWD	Estimated EITC Claimed by PWD
Alabama	29,543	4,048	13.70%	\$432,631.00
Alaska	12,386	978	7.90%	\$104,478.00
Arizona	69,231	8,596	12.40%	\$918,728.00
Arkansas	27,306	3,631	13.30%	\$388,061.00
California	227,723	25,099	11.00%	\$2,682,416.00
Colorado	38,952	4,522	11.60%	\$483,274.00
Connecticut	39,214	4,500	11.50%	\$480,961.00
Delaware	14,823	1,610	10.90%	\$172,096.00
District of Columbia	8,661	1,315	15.20%	\$140,541.00
Florida	192,286	29,483	15.30%	\$3,151,047.00
Georgia	67,078	8,286	12.40%	\$885,610.00
Hawaii	19,527	1,633	8.40%	\$174,551.00
Idaho	20,088	1,988	9.90%	\$212,435.00
Illinois	79,495	13,192	16.60%	\$1,409,872.00
Indiana	48,276	8,186	17.00%	\$874,911.00
Iowa	27,729	3,789	13.70%	\$404,977.00
Kansas	48,618	7,333	15.10%	\$783,703.00
Kentucky	57,760	6,673	11.60%	\$713,220.00
Louisiana	37,435	4,934	13.20%	\$527,276.00
Maine	14,631	1,693	11.60%	\$180,980.00
Maryland	45,642	6,900	15.10%	\$737,434.00
Massachusetts	50,993	6,263	12.30%	\$669,387.00
Michigan	69,719	11,972	17.20%	\$1,279,480.00
Minnesota	69,320	10,596	15.30%	\$1,132,494.00
Mississippi	25,579	3,212	12.60%	\$343,234.00
Missouri	57,578	8,572	14.90%	\$916,112.00
Montana	14,542	1,968	13.50%	\$210,281.00
Nebraska	20,425	2,572	12.60%	\$274,877.00
Nevada	21,868	2,860	13.10%	\$305,685.00
New Hampshire	12,433	1,274	10.20%	\$136,143.00
New Jersey	41,190	4,693	11.40%	\$501,571.00
New Mexico	40,331	5,777	14.30%	\$617,432.00
New York	173,206	22,192	12.80%	\$2,371,735.00
North Carolina	117,389	11,474	9.80%	\$1,226,337.00
North Dakota	7,713	900	11.70%	\$96,202.00
Ohio	100,859	16,173	16.00%	\$1,728,462.00
Oklahoma	61,786	7,783	12.60%	\$831,844.00
Oregon	50,922	5,791	11.40%	\$618,955.00
Pennsylvania	107,113	14,657	13.70%	\$1,566,500.00
Rhode Island	12,552	1,298	10.30%	\$138,747.00
South Carolina	34,653	3,369	9.70%	\$360,009.00
South Dakota	9,108	1,249	13.70%	\$133,460.00
Tennessee	51,441	7,138	13.90%	\$762,833.00
Texas	199,200	24,770	12.40%	\$2,647,324.00
Utah	21,290	1,890	8.90%	\$202,013.00
Vermont	6,902	804	11.60%	\$85,930.00
Virginia	75,618	9,781	12.90%	\$1,045,353.00
Washington	66,196	6,520	9.90%	\$696,861.00
West Virginia	29,025	3,797	13.10%	\$405,830.00
Wisconsin	64,066	11,122	17.40%	\$1,188,621.00
Wyoming	4,898	425	8.70%	\$45,471.00
All Other	42,119	1,216	2.90%	\$129,917.00
2,786,438	360,499	12.90%	\$38,528,303.00	

CONVERSATION ACROSS AMERICA

65,000 Miles Traveled

2,000 Voices Heard

713 Local Partners

100 Cities

1 Mission

TRAVEL LOGS

A few thoughts from the road during the 2009 - 2010 REI Tour.

Johnette Harnett

El Paso: *After the Asset Summit that convened over 50 El Paso organizations I was to meet the Mayor. We spoke about the importance of the disability work and what was accomplished at the meeting. I noticed a guitar by his desk and he played and we sang. I was reminded that day of why I love America.*

Burlington: *What a privilege to hold a Tour meeting in my own home town. Although I didn't know everyone I knew some people. United Way of Chittenden County hosted the meeting – 22 state agencies showed up – all working with disabilities – all new partners for United Way!*

Oakland: *On top of a busy day with a successful Asset Summit and meeting the day before with AT&T I ended my visit with dear friends who are both blind. They cooked a gourmet dinner, invited friends over, and gave me a warm and comfortable bed for the night. My friend shared how she could never live in a seeing world and I shared how I could never be blind. I boarded the plane that morning grateful for the work and for my friends.*

Michael Roush

Los Angeles: *It had been three years since I have visited the City of Angels and my first trip representing the National Disability Institute's Real Economic Impact Tour. The attendees and our partners from the Internal Revenue Service were so engaged in how to build the disability initiative for Los Angeles.*

Orlando: *It was a rare opportunity to have several REI Tour partners from across the State of Florida in one room, thanks in part to the hospitality of the Florida Prosperity Partnership who put together the meeting. The sharing of best practices, discussing new opportunities and building new relationships keeps the conversation moving for REI Tour cities in Florida.*

San Diego: *Fabulous weather and hospitality in America's Finest City, the REI Tour Kick-off was a success and it was great to participate in this event with Tom Foley from the World Institute on Disability.*





**Detroit Volunteer
Mark Rothenhauser**



New Jersey Wellness Conference



2010 REI Tour Kick-Off

CITIES ARE INNOVATING

The goal of REI Tour is to build a better economic future through free tax preparation and asset building programs for persons with disabilities and their families. The cities participating in the REI Tour offer a variety of services aimed at achieving economic empowerment and financial independence for individuals in communities across the country. Described below are snapshots of the innovative work that several cities have done in the past year. These cities embody REI Tour's mission by offering asset building programs, ranging from individual financial coaching to financial education training sessions.

ANCHORAGE, ALASKA

ANCHORAGE DISABILITY WORKGROUP

Anchorage Disability Workgroup found an ally when “automatic “robo” phone calls were placed with a message from our US Senator. Direct mail was used as well as email newsletter announcements from six State Senators and Representatives.”

ATLANTA, GEORGIA

CFII AND ATLANTA PROSPERITY CAMPAIGN

The Atlanta Prosperity Campaign (APC) is the overall EITC Coalition in Atlanta and is led by the Atlanta Food Bank. CFII (Center for Financial Independence & Innovation, Inc.) is a nonprofit organization dedicated to helping individuals with disabilities and their family members advance their financial independence and security throughout the entire state of Georgia. APC and CFII have partnered with the Georgia Radio Reading Service (GaRRS), which reaches 15,000 households with people with disabilities to promote VITA and asset-building. “The Prosperity Campaign and CFII

to date have taped three PSAs - one on VITA, one on Credit-Able and one on the IDA program. We will continue to use this resource to reach out to the disability community.”

AUSTIN, TEXAS

FOUNDATION COMMUNITIES

At the Community Financial Center tax-site, Foundation Communities of Austin offered a variety of free financial services to empower low-income families and individuals. Foundation Community provided services that helped 100 clients receive public benefits such as CHIP and Medicaid and 80 clients learn about budget and debt issues through individual financial coaching. In addition, in an effort to promote asset building among taxpayers, Foundation Communities partnered with Doorways to Dreams and offered taxpayers the opportunity to purchase saving bonds. Finally, Foundation Communities worked with the Capital Area Food Bank to “offer outreach and enrollment services for the Supplemental Nutrition Assistance Program to eligible taxpayers.”

BIRMINGHAM, ALABAMA
**UNITED WAY FINANCIAL STABILITY
PARTNERSHIP OF ALABAMA**

“A returning taxpayer who was deaf came to the site without an appointment. Volunteers offered the taxpayer the option of scheduling an appointment later that week to include a sign language interpreter or to prepare his taxes that afternoon by writing notes. He opted to work with the volunteers that day by writing notes. He was very pleased with the service and said that he would return next year.”

“Prior to tax season, UWCA’s VISTA Team made direct contact with community partners that serve individuals with and without disabilities. The team provided information to them about the services through presentations to staff and clients, question and answer sessions, flyers and information for newsletters. This contact provided each group the opportunity to ask questions about their specific needs and concerns, including transportation to the site and accessibility of services.”

CHARLESTON, WEST VIRGINIA
EITC OUTREACH

EITC Outreach of West Virginia offers volunteers the opportunity to undergo training in the children’s health insurance program (CHIP), savings bond purchasing, and consumer credit counseling.

CINCINNATI, OHIO
EITC REGIONAL COLLABORATIVE

EITC Regional Collaborative in Cincinnati provides financial asset services at all of their sites. In addition to offering written information on local financial asset services and products available in the region, EITC is also

partnering with banks to provide information on bank products, IDA services, and other forms of financial education and counseling.

CLEVELAND, OHIO
CUYAHOGA COUNTY EITC COALITION

Cuyahoga County EITC Coalition offers financial education at their locations and during Super Saturday events. In addition, the EITC Coalition of Cleveland partners with Cleveland Saves and financial institutions to offer clients services such as access to banking products, savings information, and financial literacy coursework.

DETROIT, MICHIGAN
**INCLUSIVE ACCESS TO TAX
PREPARATION**

“The Regional Library for the Blind and Handicapped translated the tax service flier to Braille for their newsletter which is sent to approximately 1,000 people. The Lincoln Behavioral Services distributed the tax service flier in all their group activities and displayed it in their lobby and lunch room reaching approximately 400 people.

GREAT FALLS, MONTANA
TAX HELP MONTANA

TMH is utilizing the non-face-to-face rural tax preparation method “to reach out to populations that are generally not served by the VITA community. While our experience this past tax season was limited, we are continuing to work on the process during the off season and look to have a best practice over the next tax season.”

HOUSTON, TEXAS

HOUSTON MAYOR'S OFFICE FOR PEOPLE WITH DISABILITIES 2010 REIT INITIATIVE

MOPD of Houston hosted two Financial Empowerment Forums in an effort “to empower [moderate to low income individuals] with asset building strategies, financial literacy tools, and economic self-sufficiency skills while providing information about filing free tax returns and how to receive the Earned Income Tax Credit (EITC).” In addition, MODP worked with Free Tax Houston, the IRS, and the Lillian Beard Deaf Connection Center to create a VITA tax training session for Deaf constituents.

PHOENIX, ARIZONA

CITY OF PHOENIX – EARNED INCOME TAX CREDIT CAMPAIGN

The city of Phoenix offered a variety of services but not all at each site. Some sites offered direct services to consumers such as assistance with rent/mortgage, utilities or food boxes, others offered case management services, and one site offered a clothing bank.

SALT LAKE CITY, UTAH

EARN IT. KEEP IT. SAVE IT.

The Earn it. Keep it. Save it. Coalition in Salt Lake City created a ‘Take 200’ campaign which promoted financial education aimed at establishing financial security for families. In addition, Earn it. Keep it. Save it. reached out to serve individuals with disabilities. According to the coalition, “We were able to use resources such as American Sign Language translators at our Deaf and Hard of Hearing site to discuss financial options. This allowed the community

to continue to visit a place where they feel comfortable and receive accurate and trusted information.”

SAN DIEGO, CALIFORNIA

SDCEPD

SDCEPD created outreach postcards that VITA partners and organizations distributed to publicize free tax preparation services for the disability community, and identified each partner VITA site that was Mobility Accessible.

SEATTLE, WASHINGTON

CARES OF WASHINGTON/IRS

“The financial ed/benefits team created a short educational film on credit card debt and consumer rights, entitled Reform of a Shopaholic: Exercising Your Consumer Rights. The short film serves as a supplement to Money Smart Module #7: To Your Credit. This film was premiered successfully at the Northwest Film Forum on August 5th, 2010 and a copy will be sent to each of the AmeriCorps Financial Support Services sites around the United States for use in financial education workshops and with clients.”

TALLAHASSEE, FLORIDA

FLORIDA PROSPERITY PARTNERSHIP

Florida Prosperity Partnership offers a variety of free services other than tax preparation, such as financial classes, information about matched savings accounts, and the opportunity to create bank accounts. “In addition, FPP leadership spoke with more than 400 people in coalitions throughout Florida during the year and always talked about special services for people with disabilities, including ‘DeafTax VITA’ to help spread the word.”

CITIES ARE COMMUNICATING

Awareness and communication lay at the foundation for reaching out to individuals with disabilities. Although the majority of the cities identified a lack of awareness as their greatest challenge, they all forge forward and are open to suggestions to overcome the barriers. The second greatest challenge is due to the cutbacks made necessary by the current economy. Through grantee conference calls, cities were able to communicate with other cities and learn about the successes and difficulties of other coalitions.

ALBANY, NEW YORK **CASH COALITION OF THE GREATER CAPITAL REGION**

“I always like to hear what other cities are doing, how they handle issues and good ideas to bring back to our coalition. These are especially helpful to partners just coming into the field.”

AUSTIN, TEXAS **FOUNDATION COMMUNITIES**

“We appreciated hearing about new asset-building opportunities for VITA programs, like the On-line credit management system -- Alaris Financial Literacy Program-- as well as updates on VITA funding policy changes, and the Savings Bond Initiative.”

BOSTON, MASSACHUSETTS **BOSTON EITC COALITION DISABILITY INITIATIVE**

“The ‘we’re in this together’ sense of community that arose from hearing about so many cities working toward the same goal was encouraging.”

How do you benefit from the monthly grantee calls?

CHARLOTTE, NORTH CAROLINA **COMMUNITY LINK/FAMILY FINANCIAL LITERACY COALITION**

“The Session on Social Security was awesome!!! I sat through two other sessions on SSI, SSDI, etc. and NONE have been as clear and thorough as this session. I finally understand!!!”

CINCINNATI, OHIO **EITC REGIONAL COLLABORATIVE**

“It was helpful to hear how other cities implemented their Disability EITC Initiative. Practical ideas from similar organizations in the field are very helpful.”

DALLAS, TEXAS

DALLAS TAX CREDIT OUTREACH

“It helped me learn about the many things that the Real Economic Tour is working on and what works and what is still challenging for communities around the U.S. in various stages of development with services to persons with disabilities.”

FLORIDA

FLORIDA PROSPERITY PARTNERSHIP

The Florida Prosperity Partnership, a statewide umbrella organization, appreciated: *“hearing about the kinds of programs other organizations are practicing and, even more important, about the outreach and messages that work.”* Staff also gained valuable knowledge on *“how to communicate with people with disabilities to build trust without coming across as condescending or offensive.”*

FT. LAUDERDALE, FLORIDA

HISPANIC UNITY/CENTER OF INDEPENDENT LIVING OF BROWARD

“For Hispanic Unity it was very helpful information to learn about many of the topics that shed light on how legislation affected the disabled population and also how the EITC can affect income and eligibility.”

HOUSTON, TEXAS

HOUSTON MOPD

“The monthly grantee calls provided us with useful insight from other REIT projects across the country that could be valuable to us in implementing our REIT activities in Houston.”

ITHACA, NEW YORK

TOMPKINS COUNTY

“The speakers provided exceptional reference materials for supporting local efforts as well as increased awareness of the scope of the initiative. The calls also provided information to gain a better understanding of the greater issues and opportunities.”

MILWAUKEE, WISCONSIN

MILWAUKEE ASSET BUILDING COALITION (MABC)

Milwaukee the grantee calls to be extremely helpful. *“It was also a great opportunity to hear what other VITA programs are implementing to be more efficient. They also provided alerts if changes were being proposed.”*

MINNEAPOLIS/ST. PAUL, MINNESOTA

ACCOUNTABILITY MINNESOTA

“We liked learning more about the legal requirements surrounding the ADA as well as information about which government programs typically support people with disabilities.”

MOBILE, ALABAMA

SOUTH ALABAMA DISABILITY INITIATIVE

“It is always good to hear what others are doing that could assist us with our program as we continue to organize.”

NEW YORK, NEW YORK

MIG - PERSONS WITH PSYCHIATRIC DISORDERS

“It was helpful to hear what others were doing. It helped to generate ideas [we] could try.”

PHILADELPHIA, PA
THE CAMPAIGN FOR WORKING FAMILIES

“This year we infused many of the learnings and contacts made through the disability work group into our volunteer recruitment. Due to this effort we were able to recruit and retain a number of volunteers with disabilities and learned that we need to include which tax sites are accessible on all volunteer information as well.”

SAN DIEGO, CALIFORNIA
SDCEPD

“[The calls] were all very helpful, to hear what the goals were for all of the cities, what others were doing and ideas we can try out in our [own] efforts.”

ALBANY, NEW YORK
CA\$H COALITION OF THE GREATER CAPITAL REGION

CA\$H Coalition of the Greater Capital Region identified its biggest barrier as a lack of awareness about tax preparation services. Consequently, the Coalition recognizes the need for ongoing education and communication.

WASHINGTON, D.C.
CAAB/DC METRO REAL ECONOMIC IMPACT TOUR

“The calls were very useful because of the exchange of ideas. Learning about how other sites work with the disabled provided unique insight on what other territories were doing. I thought the variety of topics were well rounded and allowed me to take away valuable information from each session.”

WELLSVILLE, NEW YORK
ALLEGANY COUNTY UNITED WAY COALITION

“Being able to share [ideas] brought a sense of strength and community back to our backyard. [We also] learned about some other new programs such as prescription programs. We would not have known about the programs without this access. It gave us ideas of what we could use here in Allegany County.”

What challenges to do you hope to overcome?

ATLANTA, GEORGIA
CFII

Atlanta Prosperity recognizes a lack of awareness about VITA as its major challenge. *“Our biggest barrier is that people simply do not know that VITA exists. Even with all the outreach that we and our partner groups did, individuals—with disabilities or not—do not always know that they can get their taxes [prepared] for free.”*

BIRMINGHAM, ALABAMA
**UNITED WAY FINANCIAL STABILITY
PARTNERSHIP OF ALABAMA**

Birmingham has found public transportation to be a huge barrier not only in the surrounding rural areas but also in the city. In previous years they were able to provide mobile events as a means of mitigating the issue. *“With more limited funding overall this year, we were constrained on the number of mobile events that we were able to offer this year.”*

CHARLOTTE, NORTH CAROLINA
**COMMUNITY LINK/FAMILY FINANCIAL
LITERACY COALITION**

Community Link/Family Financial Literacy Coalition reveals the challenges it faces establishing a long-term relationship with the disability community in order to serve those individuals. *“We have not yet established a channel to connect with the disability community on an ongoing basis through the year. It’s this ongoing relationship and communication that we have found most helpful in gaining trust with other customer bases. We still need to gain more cooperation with our partner agencies to create these opportunities.”*

CINCINNATI, OHIO
EITC REGIONAL COLLABORATIVE

The EITC Regional Collaborative worked with agency representatives (often Directors or CEOs) at the disability agencies. They soon realized: *“[T]he officials we worked with were not the right folks to get the message out to the filers. Once we got into the sites we connected with the front line staff who could really sell the program to their constituents. Next year we will contact front line staff directly to market the program and should have even better success.”*

Tour cities share promising practices with each other to overcome challenges and to learn from each other’s success.

COLUMBUS, OHIO
FRANKLIN COUNTY EITC COALITION

Franklin County EITC Coalition recognizes the need to educate the community and make them aware of how to use the services that are available for them. *“Communication remains the single greatest barrier to the work we are doing in the community. The Coalition does a great job thinking through how services should be provided, how processes and procedures impact the clients that are served, etc. It is more a matter of how we educate the community that the services are available and how to connect to them.”*

DENVER, COLORADO **COLORADO DISABILITY ECONOMIC INITIATIVE**

Increasing awareness among the disability community is the greatest challenge and ultimate goal of Colorado Disability Economic Initiative. *“We need to penetrate deeper into the disability community; there are still many organizations helping people with disabilities that are not aware of our presence or are not aware of VITA and EITC. We will need to continue to raise awareness and will do so by growing our coalition and developing a focused marketing and communication plan.”*

DETROIT, MICHIGAN **INCLUSIVE ACCESS TO TAX PREPARATION**

Limited funding makes it difficult to purchase computers and printers. There is *“insufficient equipment to bring mobile tax sites at all locations that requested these services. We received requests for tax services from 12 nursing homes. In accordance with equipment capacity, we were able to serve only one nursing home.”*

FLORIDA **FLORIDA PROSPERITY PARTNERSHIP**

Florida Prosperity Partnership reveals that its greatest challenge is overcoming a lack of knowledge about how to help people with disabilities. *“The biggest barrier still remaining is the ignorance of others about how to recruit, work with and fulfill needs for people with disabilities.”*

The FPP has put actions into its Strategic Plan to be conscious of special needs in every area it addresses and to do outreach throughout the state.”

FT. LAUDERDALE, FLORIDA **HISPANIC UNITY/CENTER OF IL**

The major challenge Hispanic Unity faced was awareness. *“Many disabled individuals and families still do not understand the VITA program and the credits that they can be taking advantage of. We need to do a better job at addressing this community and educating them on the service.”*

GREAT FALLS, MONTANA **TAX HELP MONTANA**

“I met a lot of case workers who said they helped their clients do their taxes and I think this is probably quite common. So it is vital to educate those case workers and others assisting the disabled with their finances.”

HARTFORD, CONNECTICUT **CO-OPPORTUNITY, INC.**

“Outreach is a labor intensive task and requires people hitting the pavement and going to organizations, food pantries, churches, etc. We may consider using funds to hire persons to do outreach on the ground, as well as to promote special days where ASL interpreters are available.”

HOUSTON, TEXAS
HOUSTON MAYOR'S OFFICE FOR
PEOPLE WITH DISABILITIES 2010 REIT
INITIATIVE

A major challenge that REIT Initiative identifies is that the isolation of many people with disabilities limits their awareness and use of services. *“Many of the low to moderate income citizens still do not have internet in their homes or transportation to those facilities with free internet/computer access. The challenge lies not just in getting the word out, but also in getting significant numbers of citizens to participate in those events, programs, seminars which provide the information, education, vital resources and strategies for empowerment.”*

NEWARK, NEW JERSEY
COMMUNITY ENTERPRISES
CORPORATION

“The biggest barrier is helping people understand who needs to file and who should file. The perception still is ‘I don't need to file, I don't earn enough, I haven't filed in years and I'm afraid to file.’”

OAKLAND AND SAN FRANCISCO,
CALIFORNIA
EARN IT! KEEP IT! SAVE IT! BAY AREA
DISABILITY INITIATIVE

“The largest barrier for our coalition is engaging the disability community service providers in the coalition. They do not see free tax preparation as a priority.”

Initially, we faced a barrier helping organizations to see how VITA and Financial Education are both helpful to their clients. We have a working group in place now and we are focused on the same goals.

—Mobile, AL

CITIES ARE SUPPORTING

All cities that participate in the REI tour provide services that help advance the economic future for persons with disabilities. Through partnerships and collaboration with other organizations, cities have succeeded in reaching out to more individuals and creating a supportive environment. Described below are highlights from some of the cities about the work that they are doing to ensure financial stability and economic mobility.

ALBANY, NEW YORK **CASH COALITION OF THE GREATER** **CAPITAL REGION**

“One of our Best Practices is to provide a continuum of tax preparation services. . . . Support is provided for each taxpayer to access the level of tax preparation they feel comfortable. VITA volunteers are trained to speak with the individual with disabilities first and then, if there is a need for support, the staff or family member can be consulted.”

ANCHORAGE, AK **ANCHORAGE DISABILITY WORKGROUP**

One of our volunteers told this story:

“We have been helping some people for so long that many individuals became regulars at our site. One woman in particular found us at the new site and was so pleased that we, the volunteers, were the same. She told me that she missed last year because of medical issues, but wanted to get it and this year’s tax returns done at our site because she trusted us. She had always lived on low wages, but VOLUNTEERED every chance she could with her church and local schools. She felt that

‘volunteering was the only social hobby’ people should have. Then she told me she was dying of cancer and wouldn’t be here next year. She makes too little to ever owe the IRS, but what little she is receiving in refunds will help pay for her funeral. She has less than 4 months left. She was flying out of state to spend the rest of her time with her children. She was one of those clients that ended our session with a very long HUG! She impressed me so much with her attitude toward life and volunteering!!! It helped me put some things in my life back in perspective.”

ATLANTA, GEORGIA **ATLANTA PROSPERITY CAMPAIGN**

The Atlanta Prosperity Campaign worked with the Georgia Radio Reading Service to promote asset-building services available in the community. *“This was an efficient and effective method to spread the word about VITA and other asset-building services targeting the disability community in Georgia.”*

ATLANTA, GEORGIA
THE CENTER FOR FINANCIAL INDEPENDENCE AND INNOVATION

At the Center for Financial Independence and Innovation in Atlanta, volunteers helped a woman and her disabled husband file taxes. *“They had very little income, and did not yet qualify for additional social security other than disability. The lady worked as much as possible at JoAnn’s fabrics while taking care of her husband who had been injured 8-years prior and could not work at all. Because of the Make Work Pay tax credit, their return doubled from last year. She burst into tears of happiness and thanked me profusely. She said that it was a miracle, because now they could pay their heating bill.”*

BATON ROUGE, LOUISIANA
LOUISIANA WORKFORCE COMMISSION DPN

“We have already begun to make plans to go into some of the work places that we know have high concentrations of persons with disabilities. Based on other best practices, we are planning to be there when W-2 forms are issued to provide free tax preparation services to them and make them aware of the VITA sites.”

BIRMINGHAM, ALABAMA
UNITED WAY FINANCIAL STABILITY PARTNERSHIP OF ALABAMA

United Way at the Third Annual Alabama Goodwill Industries Mobile event provided a variety of tax preparation services to individuals with disabilities. *“A taxpayer contacted UWCA’s site at the beginning of tax season to determine if*

she could claim the first-time homebuyer credit if her only income came from Social Security Disability. The site coordinator researched the issue and determined that she would be eligible. . . . This credit will allow the taxpayer to make several repairs to their home that otherwise would be unaffordable.”

CHICAGO, ILLINOIS
CENTER FOR ECONOMIC PROGRESS

Ellen, a deaf mother, worked with a volunteer fluent in American Sign Language to receive a tax refund. *“Though she came prepared, Ellen was nervous that she wouldn’t get all of her questions answered because of a language barrier. Ellen is deaf and she communicates by American Sign Language. Luckily Carrie, a volunteer fluent in American Sign Language, was volunteering at the Aurora site. . . and answered all of Ellen’s questions and made sure Ellen claimed all of the tax credits she was entitled to.”*

COLUMBUS, OHIO
FRANKLIN COUNTY EITC COALITION

Franklin County EITC Coalition helped a client who was trying to improve her life. *“She decided to go back to school to finish her degree and also bought a house, which accounted for much of her refund through the First Time Homebuyer Credit. [The client] told the staff at this tax site that filing her return for free and seeing such a large refund was just ‘the icing on her cake’ for the year she just had.”*

DENVER, COLORADO

COLORADO DISABILITY ECONOMIC INITIATIVE

Colorado Disability Economic Initiative worked with a woman from Denver: *“[She] had not filed her taxes for several years because she was afraid that she owned money. Although she was afraid, [CDEI] was able to assure her that the VITA sites would be able to help her. She decided to go to an event that [CDEI] hosted where she could utilize VITA services and realized that she was actually due a refund.”*

EL PASO, TEXAS

COALITION FOR FAMILY ECONOMIC PROGRESS

The Coalition for Family Economic Progress helped a single woman with three children, one of whom has a disability. “By taking advantage of the EITC and CTC, [the client] essentially doubled her annual income. [She] was pleasantly surprised with the amount of her refund and mentioned that the tax refund would help her family tremendously.”

FLORIDA

FLORIDA PROSPERITY PARTNERSHIP

Florida Prosperity Partnership worked in collaboration with NDI, the Advocacy Center for People with Disabilities, and the Florida Developmental Disabilities Council to “ensure that accommodations offered to people with disabilities at our meets are not only compliant and accessible but also welcoming to our guests.”

“In addition, I consider working with Michael Roush to be not only a wonderful partnership, but also an ongoing best practice in becoming

enlightened about the intricacies of what a person with disabilities has to face and deal with on a daily basis. And last I consider the FPP work with the Florida School for the Deaf and Blind and the infinite possibilities opened as a result of that as a “best practice waiting to happen.”

GREAT FALLS, MONTANA

TAX HELP MONTANA

“We have an independent living organization in Great Falls that we partner with to come onsite and do tax preparation for their clients. It has grown from about 20 clients last year to over 60 clients this year, which is a great success. This partnership has led to other partnerships we are pursuing for the 2011 tax season to continue to expand our reach to this population.”

MANCHESTER, NEW HAMPSHIRE

EITC ALLIANCE

“A single mom who recently began working full time accessed VITA services for the first time. She was able to access two years worth of her refund, which was enough money to buy a car and pay off some debt. Prior to this she was relying on friends and coworkers to drive her to work.”

MILWAUKEE, WISCONSIN

MILWAUKEE ASSET BUILDING COALITION

Milwaukee Asset Building Coalition assisted a client by:

“preparing all four years worth of his tax returns for free and... get[ting] him the refunds he had been missing out on that he needed to rent a new apartment and try to get of poverty.”

MOBILE, ALABAMA **SOUTH ALABAMA DISABILITY** **INITIATIVE**

South Alabama Disability Initiative helped a woman with a disability obtain a refund through VITA.

"[She] used the VITA services for the first time and was delighted with the results. She discovered that she did not have to pay online fees, felt confident that her tax return was done correctly... and was able to purchase a pair of shoes that she badly needed with the money she saved."

NASHVILLE, TENNESSEE **NASHVILLE ALLIANCE FOR FINANCIAL** **INDEPENDENCE**

"A VITA client, struggling to find work and support her parents (both individuals with disabilities) was directed to a United Way of Metropolitan Nashville partnering Volunteer Income Tax Assistance (VITA) site. She learned about the Earned Income Tax Credit and other credits for which she qualified and was able to use her refund to prevent eviction." According to Nashville Alliance for Financial Independence, "the taxpayer burst into tears because she was not aware that she qualified for the EITC."

NEW YORK, NEW YORK **FOOD BANK FOR NEW YORK CITY**

A 71 year-old lady with no dependents visited the tax site. She was asked if she would be interested in getting information on the food stamp program. She was referred to a benefits specialist who provided her with the information needed. As a result she applied to her local food stamp center in March 2010. Ms. Elena started to receive her monthly benefits of \$200 in April.

PHOENIX, ARIZONA **CITY OF PHOENIX – EARNED INCOME** **TAX CREDIT CAMPAIGN**

Phoenix launched a two-prong initiative called Capacity Building: Resources for a Changing Financial Climate. *"The initiative provided a train-the-trainer workshop for caseworkers and faith-based and community partners on financial information; and one-on-one assistance and referral information at an EITC site. In addition, a Phoenix Resource Guide was created as a guide to local financial resources."*

PROVIDENCE, RHODE ISLAND **RHODE ISLAND DEVELOPMENTAL** **DISABILITY COALITION**

"We had a young man who used EITC for the first time this year. He has been working for years and just was not aware of EITC. He has always gotten some money back on his return BUT with the EITC he received a lot more back than any other year. He was really happy about this and was going to save the money to buy himself some new furniture for his apartment!"

SAN ANTONIO, TEXAS **ALAMO CITY COALITION FOR** **ECONOMIC SELF SUFFICIENCY**

To improve access to free VITA services for people with disabilities, *"We are partnering with organizations that specifically provide services to this population. The VITA volunteers have the tax knowledge and the service providers know what the client needs to understand the tax process. It just makes sense."*

SEATTLE, WASHINGTON
CARES OF WASHINGTON/IRS

Karen, a long time customer of CARES who has significant disabilities, purchased her first home in August of 2009. She continues to work with a financial coach and plans to invest her tax refund, which CARES staff helped her prepare, into her new home(washer, dryer, and water heater) and invest in a CD. CARES supported Karen with financial coaching, tax prep, EITC claim, retention services and support to purchase her condo. The combination of services and Karen's own perseverance has enabled her to improve her self-sufficiency significantly.

TAMPA BAY, FLORIDA
FINANCIAL STABILITY INITIATIVE OF TAMPA BAY

Financial Stability Initiative for Tampa Bay provided service to individuals with disabilities at a comfortable, safe location. According to Financial Stability Initiative, *“we took our free tax program to a local disability provider this year. By doing so we were able to provide service to individuals with disabilities at a location where they were comfortable and secure. In addition, our ability to assist hard of hearing individuals, at that center, through a collaboration with the local university was a true success story.”*

WELLSVILLE, NEW YORK
ALLEGANY COUNTY UNITED WAY COALITION

Allegany County United Way provided the services needed for a single mother to provide for herself and her family. According to the Coalition, *“a young mother with one child lived with her mother to make ends meet. Her mother received temporary disability, [and] they shared resources for housing and public assistance funds to help finance child care and medical coverage. The woman worked two jobs and had no transportation. After her tax refund last year she was able to buy a vehicle, get a full time job with benefits, and is now beginning to seek information for requirements to become a nurse.”*

CITIES TO WATCH

Of course the longer an organization actively participates in an initiative, the more that organization learns about expanding their mission's reach and accomplishing their goals – reaching out from just serving low-income people to including the disability community. Most of these cities have been part of the Real Economic Impact Tour for several years – they are definitely **CITIES TO WATCH** as they continue to grow and help people with disabilities and their families to reach financial stability.

ALBANY, NEW YORK

CA\$H COALITION OF THE GREATER CAPITAL REGION

Asset Specialists were present at every ad hoc VITA site for individuals with disabilities. Key Bank and Bank of America sponsored two Super Saturdays. Offered were:

- Support and assistance with benefits information e.g. Social Security.
- Withholding information for next year
- Referrals to agencies for additional supports and services

DETROIT, MICHIGAN

INCLUSIVE ACCESS TO TAX PREPARATION

This initiative offered “free credits reports, financial workshops, financial and asset building information, savings bonds and savings opportunities, linkages to benefits, and pharmacy discount cards. According [to] a survey, 18% of people with disability were interested in having a free credit report; 22% were interested in credit counseling; 14% were interested in financial coaching and wealth building. Forty percent of those expecting a refund wanted to save 10% of their refund. However, 59% needed to pay bills and 30% needed to buy groceries limiting their ability to save for emergencies.”

HOUSTON, TEXAS

HOUSTON MAYOR'S OFFICE FOR PEOPLE WITH DISABILITIES (MOPD) 2010 REIT INITIATIVE

“For the past four years, the Houston Mayor's Office for People with Disabilities has sponsored an economic empowerment forum for people with disabilities as one of the major initiatives in Houston as a part of the Real Economic Impact Tour. In 2010 the 4th Annual Financial Empowerment Tax Forum coincided with the kick-off for National

Earned Income Tax Credit Awareness Day, January 29, 2010. The purpose of this event was to help empower low-income Americans with disabilities and their families with asset building strategies, free tax assistance, financial literacy tools and economic self-sufficiency skills while helping people with disabilities file tax returns and receive earned Income Tax Credit (EITC).

“MOPD not only took the lead with the 4th annual Financial Empowerment Forum, yet also planned a second forum, the 1st annual Financial Empowerment Literacy Forum for People with Disabilities on April 7, 2010.

“MOPD also sponsored a trail VITA site specifically for Houston area constituents who are deaf. Partnering with Free Tax Houston, the IRS and The Lillian Beard Deaf Connection Center, MOPD hosted VITA tax training for deaf volunteers. These volunteers in turn served as a part of the staff for this dedicated VITA site.”

NEWARK, NEW JERSEY

COMMUNITY ENTERPRISES CORPORATION

“For people living with a psychiatric disability working as a contractor with 1099 income, we offered a matched savings tax liability account helping people save for and pay the Social Security and Medicare taxes due from self employment. We also offer debt counseling and financial training and education.”

TALLAHASSEE, FLORIDA

LEON COUNTY FLORIDA DISABILITY TAX INITIATIVE

“We created a Tax Preparation webpage on the Advocacy Center website, and that webpage was linked to the website of several organizations; including prominently featured on the homepage of the Florida Division of Vocational Rehabilitation. The webpage has 8 tabs; the tabs contain information on free tax preparation, EITC, Child tax credit, first-time homeowners credit, IRS Tax Advocate, other tax credits and other resources. The webpage had 596 hits. The average time people spent on the tax information pages was 3 minutes and 3 seconds, about 3 times higher than the site average. The 596 hits more than met our expectation in objective 3 to Increase awareness, understanding and use of beneficial tax provisions and the availability of free tax preparation. We are continuing our work to develop and strengthen the disability workgroup within the Leon County free tax preparation coalition to serve more individuals with disabilities and their families.”

SOCIAL MEDIA

Blending technology and social interaction, social media allows the REI Tour to engage in a unique conversation with the disability community in an array of settings. We are not only able to disseminate our message, but we now have various channels to respond to the current needs and ideas of the community.

SINCE IMPLEMENTING SOCIAL MEDIA TOOLS IN THE FALL OF 2009,

the National Disability Institute, along with its Real Economic Impact Tour, is now viewed by partners and peers as a "leader in social media marketing implementation and strategy" (Julie Garcia, IRS SPEC, Colin Petheram, AT&T, Barbara Sealund, Sealund Associates, Justin Yarmark, 54Freedom, Tom Foley, World Institute on Disability, Greg Stanton, Wall Street Without Walls).

From the NDI and REI Tour websites and newsletters, to our blog, Facebook fan page, Twitter account, targeted e-mail campaigns, and our MoneyMondays text messaging service, the added dimensions of a multifaceted and integrated social media campaign have allowed us to document unprecedented results when it comes to producing awareness, action, and behavioral change at an individual and systems level; social media has been key to our ability to successfully move access to tax filing and asset-building education to a front burner issue within the disability community.

- Our monthly newsletters show unprecedented click through rates, increasing our ability to allow our audience easier access to tools and information they need.
- Reaching out to like-organizations is easier and garnering more influential results because we are perceived as Web 2.0-savvy; people want to do business with us.
- Our broadcast efforts have allowed us to visibly solidify current relationships, laying the groundwork as we seek to increase them in the future.
- Thanks to the quality of our broadcasts and increased two-way conversation-ability, over the past six months we've enjoyed a **600%** plus increase of Facebook fans, a nearly **40%** increase of Twitter followers and a **91%** increase of visitors to our blog.

Social media, at its core, is about leveraging the collaborative efforts of your digital community, which NDI and the REI Tour demonstrated with our recent successful *American Dream Video Contest*, in which we leveraged approximately 700 direct relationships to disseminate our message to approximately 150,000 target constituencies.

It is our hope that continued use of social media networks will aid NDI and the REI Tour in broadcasting simple, powerful messaging that mobilizes the voices of the disability community to be heard in policy debates in the future and that promotes our mission of building better economic futures for Americans with disabilities.



AMERICAN DREAM VIDEO CONTEST

A screenshot from the winning video, the American Dream of Kenzi Robi, a quadraplegic artist from San Francisco.

Kenzi's video, along with the videos of the other four finalists can be viewed at

dream.realeconomicimpact.org

CONNECTING WITH NDI AND THE REI TOUR ONLINE AND ON THE GO

WWW.REITOUR.ORG



[TWITTER.COM/REALECONIMPACT](https://twitter.com/REALECONIMPACT)



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REALECONOMICIMPACT.TUMBLR.COM



MoneyMondays is a weekly text campaign that sends tips on saving and asset building to your cell phone every Monday. **Text REITMM to 69302** to join! Remember, standard text messaging rates apply.

COMMON MYTHS

ABOUT PEOPLE WITH DISABILITIES FILING A TAX RETURN AND RECEIVING EITC AND A REFUND

MYTH: People with disabilities do not “have” to file a tax return because their income is too low.

FACT: Taxpayers with disabilities may *lose* money by not filing an income tax return.

MYTH: Receiving a tax refund will negatively impact efforts to apply for benefits.

FACT: Federal law excludes tax refunds from determination for other federal benefits.

MYTH: Receiving a tax refund will affect my current benefits.

FACT: Earned Income Tax Credit (EITC) is not included in resources for nine months after receipt. *(Effective for tax years 2010 - 12, EITC is excluded from resources for 12 months after receipt.)*

MYTH: Persons with disabilities cannot afford to pay a tax preparer.

FACT: Free tax prep is available at VITA (Volunteer Income Tax Assistance) and TCE (Tax Counseling for the Elderly) sites.

“Thousands of volunteers coordinated their efforts with Mayor’s offices, financial institutions, community non-profits and interested businesses to promote a better economic future for millions of youth and adults with disabilities. Their optimism, investment, and work ethic define the Real Economic Impact Tour as a beacon of hope marking new pathways to financial stability and freedom.”

— Michael Morris, J.D., National Disability Institute

NDI

BUILDING A BETTER ECONOMIC FUTURE FOR AMERICANS WITH DISABILITIES

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